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REMARKS

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Claims 1, 4, 6-30 and 33-55 are pending. Claims 2-3, 5, and 31-32 have been cancelled.

A complete listing of claims is provided for the Examiner's convenience, although no amendments are made herein.

Claims 1, 6, 7, 9-13, 15-26, 28-30, 33, 36, 38 and 39 are rejected under 35 U.S.C. § 103(a) as being allegedly unpatentable over U.S. Patent No. 5,866,889 ("Weiss") in view of U.S. Patent No. 5,485,370 ("Moss"). Claims 4, 8, 14, 27, 34, 35, 37 and 40-55 are rejected under 35 U.S.C. § 103(a) as being allegedly obvious over Weiss in view of Moss and Official Notice (now admitted prior art).

Rejection of Claims 1, 6, 7, 9-13, 15-26, 28-30, 33, 36, 38, and 39 under 35 U.S.C. § 103(a)

The Examiner has rejected claims 1, 6, 7, 9-13, 15-26, 28-30, 33, 36, 38 and 39 under 35 U.S.C. § 103(a) as being allegedly unpatentable over Weiss in view of Moss. This rejection is respectfully traversed on the basis that the Examiner has failed to make out a *prima facie* case of obviousness.

Weiss generally recites "[a]n integrated financial system that includes a single customer account that permits a customer to perform various financial transactions." Abstract. "A consistent user interface means is provided to allow a customer to access the account from a different sources (sic) including at least an automatic teller machine, a phone and a personal teller transaction." *Id.* The Examiner recognizes that Weiss does not disclose providing user software for installation by a user on the at least one home banking terminal, wherein the user software allows multiple users of the at least one home banking terminal to each select from different languages. Office Action at 5. However, in order to cure this deficiency, the Examiner contends that "Moss discloses a system that emulates remote banking functions on a home terminal using an intelligent terminal emulator," and "[b]ased on the language determined to be preferred by the home user, the appropriate ATM-related software in the desired language is downloaded from the host and executed on the home banking terminal of each respective user." *Id.*

As discussed in the instant application, because a financial institution, such as a bank, may have locations in a number of different countries and cultures, the remote banking system of

the financial institution must be accessible to users in a number of different languages. Page 2, line 27 - page 3, line 2. If separate products must be created for each language, the financial institution is required to create and stock different software for different countries. Also, "differences in languages arise, not only from country to country, but within countries, cities and **even households**." Page 3, lines 7-9 (emphasis added).

The improved system responds to the need for multi-lingual capabilities by enabling **each user**, during the user software configuration process, to select the language desired by the user. Page 7, lines 7-10. Thereafter, that language appears on the screen of the terminal for all communications. *Id.* Accordingly, "the improved system is sufficiently versatile to permit **different users in the same household to use different languages** when accessing the terminal." Page 7, lines 8-13 (emphasis added).

Despite the Examiners contention to the contrary, Moss fails to rectify the deficiencies of Weiss, as Moss does not teach or suggest providing user software for installation by a user on the at least one home banking terminal, **wherein the user software allows multiple users of the at least one home banking terminal to each select from different languages**. Indeed, Moss does not teach that a single terminal may be used by more than a single user, let alone that each user of a single terminal may select from different languages.

Moss generally recites systems and methods of "communication between a user-friendly terminal, such as a 'home terminal' shaped to resemble a conventional telephone, and a number of service provider computers such as financial institutions." Abstract. Moss' home terminal includes a packet assembler and disassembler (PAD) element, for managing message communication between the home terminal and a network host. Col. 5, lines 20-25. Additionally, the system includes at least one service computer, which may be accessed by the user of the home terminal through a network host. Col. 5, lines 26-31.

The Examiner cites to a number of statements within Moss that relate to an "Application Generation System" used "to develop, debug and test applications programs for the home services delivery system." Col. 26, lines 25-30. Moss recites that developers may create different "versions" of applications to be used in home terminals, wherein different versions display information in different languages. *See, e.g.,* Col. 30, lines 7-10 ("FIG. 17 illustrates how the application generation system according to the preferred embodiment changes only what needs to be changed, when generating different 'versions' for use in a language other than

English."); *see also* col. 29, lines 43-50 ("Also illustrated in FIG. 16 is a middle column representative of different 'versions' of the same applications program. In a preferred embodiment, involving banking in different countries having different languages, the applications program (left column in FIG. 16) is considered the 'main version', and any versions designed for use by customers using languages other than English are considered supplemental 'versions.'") However, Moss does not teach or suggest that **multiple users of a single terminal** may access more than one version of a single application or that multiple versions of a single application may even be downloaded onto a single terminal. Therefore, Moss does not teach or suggest that the user software allows multiple users of one home banking terminal to each select from different languages. Moss thus fails to rectify the deficiencies of Weiss and the Applicants respectfully request the Examiner withdraw the rejection of claims 1, 6, 30 and 33.

Because claims 7, 9-13, 15-26, 28, 29, 38 and 39 depend from claims 1, 6 and 33 it is respectfully submitted that these claims are also in condition for allowance. Therefore, the undersigned respectfully requests that the pending rejections under 35 U.S.C. § 103(a) be withdrawn.

Rejection of Claims 4, 8, 14, 27, 34, 35, 37, and 40-55 under 35 U.S.C. § 103(a)

The Examiner has rejected claims 4, 5, 8, 14, 27, 34, 35, 37 and 40-55 under 35 U.S.C. § 103(a) as being allegedly unpatentable over Weiss in view of Moss and further in view of Official Notice. For the reasons discusses above, the Examiner's taking of Official notice does not rectify the deficiencies of Weiss and Moss. Because the independent claims are believed to be allowable, the claims depending therefrom are also believed to be in condition for allowance. Therefore, the undersigned respectfully requests that the pending rejections under 35 U.S.C. § 103(a) be withdrawn.

CONCLUSION

The undersigned representative respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the Examiner believes that the prosecution might be advanced by discussing the application with the undersigned representative, in person or over the telephone, we welcome the opportunity to do so. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account 50-4402.

Respectfully submitted,

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